

CLAIM AMENDMENTS

The following is a complete listing of all claims ever presented in the present application, including the text of all pending claims and withdrawn claims.

1 to 78. (CANCELLED)

79. (CURRENTLY AMENDED) A method, comprising:

receiving, via a computer network, data that includes:

an account identifier that indicates a financial account,

a check identifier that indicates a check drawn on the financial

account, and

an amount of funds reserved for payment with the check;

making the amount of funds unavailable for use in the financial
account;

generating, via a computing device, a code that indicates the received
data;

transmitting the code;

receiving the code after the step of transmitting the code; and

determining from the code the amount of funds reserved for payment
with the check.

80. (PREVIOUSLY PRESENTED) The method of claim 79, in which the step of receiving the code comprises:

receiving DTMF signals.

81. (PREVIOUSLY PRESENTED) The method of claim 79, in which the step of receiving the code comprises:

receiving the code via a World Wide Web site.

82. (PREVIOUSLY PRESENTED) The method of claim 79, further comprising:

transmitting a message including the amount of funds.

83. (PREVIOUSLY PRESENTED) The method of claim 79, further comprising:

storing an indication that the predetermined check has been claimed.

84. (CURRENTLY AMENDED) A method, comprising:

receiving, via a computer network, data that includes:

an account identifier that indicates a financial account,

a check identifier that indicates a check drawn on the financial

account, and

an amount of funds;

making the amount of funds unavailable for use in the financial
account;

generating, via a computing device, a code that indicates the check;

transmitting the code to a first device;

receiving the code from a second device;

determining the data based on the code;

transmitting a message that indicates the amount of funds; and

making the amount of funds available for payment.

85. (PREVIOUSLY PRESENTED) The method of claim 84, in which the
step of receiving the code comprises:

receiving DTMF signals.

86. (PREVIOUSLY PRESENTED) The method of claim 84, in which the step of receiving the code comprises:

receiving the code via a World Wide Web site.

87. (PREVIOUSLY PRESENTED) The method of claim 84, in which the step of generating the code comprises:

encrypting at least some of the data.

88. (CANCELED)

89. (PREVIOUSLY PRESENTED) The method of claim 84, in which the step of transmitting the message comprises:

transmitting an audio message.

90. (CURRENTLY AMENDED) A method comprising:

receiving, via a computer network, data that includes:

an identifier of an account,

an identifier of a check drawn on the account, and

an amount of funds;

making the amount of funds in the account unavailable for use;

generating, via a computing device, a code associated with the check,

wherein the code is generated based on at least one of the identifier of the account, the identifier of the check, and the amount of funds;

transmitting the code;

receiving the code;

determining the amount of funds based on the code; and

transmitting a message that indicates the amount of funds.

91. (CURRENTLY AMENDED) A method comprising:

receiving, via a computer network, data from a payor of a check that includes:

an identifier of an account upon which the check is drawn,

an identifier of the check, and

an amount of funds associated with the check;

making the amount of funds in the account unavailable for use by the payor;

generating, via a computing device, a code associated with the check, wherein the code is generated based on at least one of the identifier of the account, the identifier of the check, and the amount of funds;

transmitting the code;

receiving the code from a payor of the check;

determining, based on the code, the amount of funds; and

transmitting a message that indicates the amount of funds.

92. (PREVIOUSLY PRESENTED) The method of claim 91 wherein receiving data includes receiving signals representative of the data via a network.

93. (PREVIOUSLY PRESENTED) The method of claim 92 wherein receiving signals representative of the data via a network includes receiving signals representative of the data via a phone network.

94. (PREVIOUSLY PRESENTED) The method of claim 92 wherein receiving signals representative of the data via a network includes receiving signals representative of the data via the Internet.

95. (PREVIOUSLY PRESENTED) The method of claim 91 wherein receiving data includes receiving a personal identification number (PIN).

96. (PREVIOUSLY PRESENTED) The method of claim 91 further including receiving an authorization to charge the payor a fee for making the amount of funds in the account unavailable for use by the payor.

97. (PREVIOUSLY PRESENTED) The method of claim 91 further including transmitting data representative of the amount of funds made unavailable in response to receiving the code.

98. (PREVIOUSLY PRESENTED) The method of claim 91 further including providing the amount of funds made unavailable in response to receiving the code.

99. (CURRENTLY AMENDED) The method of claim 91 wherein generating a code includes encrypting data representing at least one of the identifier of the account, the identifier of the check, and the amount of funds.

100. (CURRENTLY AMENDED) The method of claim 91 wherein generating a code includes storing in a database at least one of the identifier of the account, the identifier of the check, and the amount of funds.

101. (CURRENTLY AMENDED) The method of claim 91 further including providing the amount of funds made unavailable if a code received can be decrypted into data representing at least one of the identifier of the account, the identifier of the check, and the amount of funds.

102. (CURRENTLY AMENDED) The method of claim 91 further including providing the amount of funds made unavailable if a code received can be

used to retrieve data representing at least one of the identifier of the account,
the identifier of the check, and the amount of funds from a database.

103. (CURRENTLY AMENDED) A method comprising:

receiving, via a computer network, a request from a payor of a check to register an amount of funds associated with the check as certified wherein the amount of funds is guaranteed to be available upon cashing of the check by a payee associated with the check and wherein the request includes:

an identifier of an account upon which the check is drawn,

an identifier of the check, and

the amount of funds associated with the check;

making the amount of funds in the account unavailable for use by the payor;

generating, via a computing device, a code associated with the check, wherein the code is generated based on at least one of the identifier of the account, the identifier of the check, and the amount of funds;

transmitting the code;

receiving the code from a payor of the check;

determining, based on the code, the amount of funds; and

transmitting a message that indicates the amount of funds.